

Exhibit 1

Advance Change Notice

Overview

NMLS allows state licensees to submit certain changes to their NMLS Record in advance of a desired effective date. This functionality permits state regulators to electronically process future NMLS Record amendments and reduces the forms and filings submitted outside the System.

Companies and branches are able to provide an effective date for the following changes to their NMLS Record:

Company (MU1) Form Advance Change Notice (ACN) Events

- Legal Name
- Main (Corporate) Address
- Other Trade Names
- Affiliates and Subsidiaries
- Legal Status
- Direct and Indirect Owners/Executive Officers
- Qualifying Individuals

Branch (MU3) Form Advance Change Notice (ACN) Events

- Branch Main Address
- Other Trade Names

Additionally, a category* exists within the Document Upload section of the Company and Branch Forms allowing supporting documents with proposed changes to be submitted as part of the ACN filing.

**All documents uploaded under the Document Type of Advance Change Notice in support of an ACN are considered proposed. Licensees must upload a final document on the effective date as an applicable Document Type, or mail documentation to the agency for those types not currently accepted within NMLS (e.g. Main Address documentation).*

Getting Started

1. Determine applicable Advance Change Notice requirements:

- Consult the [State Licensing Page](#) and select the appropriate state(s) and amendment checklist by license type to determine:
 - Events requiring ACN
 - Required number of days for notice
 - Supporting document submission guidance
- Review the [Advance Change Notice Requirements Chart](#) for state-specific information regarding changes requiring advance notice by state.

2. Learn about the ACN submission process:

- Review the FAQs
- Review the relevant [guide\(s\)](#) to receive event-specific submission guidance

3. Submit the ACN through NMLS

- Log into NMLS and create/submit a new filing for the Company (MU1) Form or Branch (MU3) Form as appropriate
 - [Include relevant supporting documentation](#) using the Advance Change Notice Document Type

4. Upload final supporting document (as required) upon the effective date

- Review the relevant [state amendment checklist\(s\)](#) to identify documentation requirements
- Log into NMLS and create/submit a new filing for the Company (MU1) Form or Branch (MU3) Form, [uploading final documentation](#) using the appropriate Document Type

5. Ensure accuracy of impacted filing sections following the effective date

- The day following the identified effective date, verify that any associated company, branch, or individual records are updated
 - e.g. Following a change in company Legal Name, all associated individual records will need to be updated in the Employment History to reflect the new name
- These changes should not be made in advance of the effective date unless they are one of the company or branch fields above supporting ACN within NMLS
 - As a reminder, there is no capability for ACN with regard to Individual records.